

wave of mega-mergers is to be assuaged, these commitments must show tangible results in local communities. I believe my bill will help accomplish that important objective, and I would welcome the support of my colleagues.

The text of the bill follows:

H.R. 4420

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Depository Institution Merger Pledge Enforcement Act".

#### SEC. 2. ENFORCEMENT OF COMMITMENTS MADE IN CONNECTION WITH ACQUISITION OR MERGER APPLICATIONS.

Section 18 of the Federal Deposit Insurance Act (12 U.S.C. 1828) is amended by adding at the end the following new subsection:

"(t) ENFORCEMENT OF MERGER AND ACQUISITION PLEDGES.—

"(1) IN GENERAL.—Each appropriate Federal banking agency shall establish and maintain procedures for monitoring, on an ongoing basis, compliance by any insured depository institution, bank holding company, savings and loan holding company, foreign bank, or any affiliate of any such person with any pledge or commitment made by any such person in connection with the approval of any application by any such person under subsection (c), section 44, sections 2, 3, or 4 of the National Bank Consolidation and Merger Act, section 3 or 4 of the Bank Holding Company Act of 1956, or section 10 of the Home Owners' Loan Act, including any pledge or commitment relating to community lending and investment.

"(2) REPORT OF NONCOMPLIANCE.—Whenever any appropriate Federal banking agency determines that any insured depository institution, bank holding company, savings and loan holding company, foreign bank, or any affiliate of any such person is failing to maintain compliance with any pledge or commitment referred to in paragraph (1) at any time during the effective period of the pledge or agreement, the agency shall—

"(A) notify the institution, company, bank, or affiliate of such determination; and

"(B) shall publish a notice of such determination in the Federal Register.

"(3) NONCOMPLIANCE TAKEN INTO ACCOUNT IN CONNECTION WITH SUBSEQUENT APPROVALS.—If an appropriate Federal banking agency makes a determination of noncompliance under paragraph (2) with regard to any insured depository institution, bank holding company, savings and loan holding company, foreign bank, or any affiliate of any such person, the agency may take such noncompliance into account in making decisions in the future regarding the institution, company, bank, or affiliate."

#### A TRIBUTE TO THE MEDFORD, LONG ISLAND FIRE AND RESCUE VOLUNTEERS

#### HON. MICHAEL P. FORBES

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. FORBES. Mr. Speaker, I rise today to salute the brave volunteers of the Medford Fire Department for their valiant efforts to contain and extinguish a huge blaze at the Gershow Recycling plant in eastern Long Island, New York on July 23, 1998. I also commend the Medford Ambulance Corps volunteer

members who worked tirelessly at the scene of the fire treating firefighters for smoke inhalation and heat exhaustion even as black smoke billowed around them.

A towering inferno erupted at the car recycling plant in Medford on that Thursday at around 3:45 p.m., emitting intense heat and flames until well into the next afternoon. The fire consumed tons of metal, petroleum and rubber tires from scrap automobiles measuring approximately two acres wide and 60 feet high. The Medford fire and rescue volunteers were first to arrive at the scene of the blaze and quickly unleashed torrents of water to prevent the fire from spreading to nearby homes and businesses.

The Medford volunteers were able to contain the inferno to the recycling plant site while awaiting mutual aid from 73 fire departments and emergency companies who responded to an Islandwide call for assistance. Thanks to the unrelenting efforts of the Medford firefighters, no one was seriously injured and no buildings or homes surrounding the recycling plant were damaged. Yet, the Medford Ambulance Corps, along with several other local emergency medical services, performed admirably in treating 36 firefighters for heat exhaustion, minor cuts and burns.

The quick response of the Medford fire and rescue volunteers ensured the containment of the blaze and kept the fire from resulting in tragedy. These volunteers work round the clock at perfecting their firefighting and emergency preparedness skills, and stand ready to help their neighbors at a moment's notice. They deserve our praise and heartfelt thanks for another job well done.

Mr. Speaker, I ask my colleagues in the U.S. House of Representatives to join me in honoring the brave volunteers of the Medford Fire Department and Ambulance Corps and to recognize their commitment and dedication to protecting the lives of my eastern Long Island constituents. We are truly blessed to count on these volunteers in our time of need.

#### PAYCHECK PROTECTION ACT

#### HON. MARK W. NEUMANN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. NEUMANN. Mr. Speaker, I appreciate this opportunity to briefly address the House about the Paycheck Protection Act. I regret that the campaign finance bill approved today does not effectively prevent organizations from forcing individuals to financially support campaigns. The Paycheck Protection Act authored by my friend from Colorado, Congressman BOB SCHAFER, includes this fundamental principle of American democracy. Despite my concerns that the Paycheck Protection Act's language as originally drafted may not apply this principle equally to unions and corporations, I remain supportive of Congressman SCHAFER's efforts. Congressman SCHAFER has already made some improvements to the bill and I look forward to working with him in the future.

ESTABLISHING A PERMANENT DIVISION OF CHIROPRACTIC SERVICES IN THE VETERANS HEALTH ADMINISTRATION—H.R. 4421

#### HON. LANE EVANS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. EVANS. Mr. Speaker, today I am introducing legislation to authorize the employment of doctors of chiropractic as full-time health care professionals by the Department of Veterans Affairs and establish a permanent division of chiropractic services in the Veterans Health Administration. Joining me as original cosponsors of the bill in the House are Representatives PAUL KANJORSKI, DALE KILDEE, BOB FILNER, JIM McDERMOTT, THOMAS MANTON, NEIL ABERCROMBIE, JOSEPH KENNEDY, LUIS GUTIERREZ, ELEANOR HOLMES NORTON, GEORGE BROWN, MARTIN FROST, and CHARLES RANGEL, ENI F.H. FALEOMAVAEGA, JAMES LEACH, PATRICK KENNEDY, BENNIE THOMPSON, and VIRGIL GOODE, JR.

Each day in the U.S. more than one million Americans seek the services of doctors of chiropractic, receiving effective, safe and appropriate care from highly trained, state licensed providers. Beneficiaries in federal programs such as Medicare, Medicaid and federal workers compensation, have routine availability to chiropractic services to meet their health care needs. In contrast, the Department of Veterans Affairs has not routinely provided veterans access to this beneficial form of health care regardless of their specific needs or personal wishes.

The research record continues to validate the use of chiropractic for a wide range of conditions. Even the U.S. Public Health Service, through the Agency for Health Care Policy and Research, rates "manual manipulation" as one of the top choices for back problems in adults because of its effectiveness and low cost. Chiropractic offers veterans a drugless, non-surgical option—an option that is a much-needed addition to the care available through VA.

In virtually all other areas of the Federal health-care delivery system, Congress has recognized the role of chiropractic care, thereby ensuring that beneficiaries have a voice in choosing health care options that are best for them. My legislation will provide veterans the same ability to make health care choices that best address their specific needs.

It is time to end this long-standing inequity in federal health care programs and give veterans a real choice in their health care. Our veterans deserve no less.

#### RAIL SERVICE IMPROVEMENT ACT OF 1998

#### HON. JERRY MORAN

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, August 6, 1998

Mr. MORAN of Kansas. Mr. Speaker, rail transportation has long played an important role in shaping the American landscape. In recent years, however, this landscape has made for difficult situations for shippers, railroads, and farmers looking to move their grain to export markets.